



Department of Administrative Services State of Georgia Job Description

State Liability Insurance Program Officer

Job Code: 41308

Pay Grade: 21

Salary Range: \$61,090.56 - \$106,807.68

Job Description, Responsibilities, Standards, and Qualifications

Job Description:

Under broad supervision, develops, implements, monitors, and evaluates the state's Risk Management liability program. Serves as the liability insurance program expert for the state of Georgia. Maintains and applies knowledge of industry best practices, trends, and legislative issues in order to develop and administer effective and efficient liability self-insurance and excess insurance programs. Identifies and negotiates coverage, premiums, deductibles and terms and conditions with insurance brokers and carriers. Develops, interprets, reviews, and revises liability policies, procedures, and standards. Manages liability program specialists, contractors, and independent investigators responsible for claims administration and other related liability insurance program activities. Manages the third party administrator contract to ensure that all obligations are met. Develops, implements, and evaluates customer education and training programs. Establishes and maintains working relationships with customers, vendors, and other state entities such as the Attorney General's Office and the Office of Planning and Budget.

Job Responsibilities & Performance Standards:

- 1. Develops and manages the state's Risk Management Liability Insurance Program which oversees the administration of liability self-insurance and excess insurance policies that include tort claims, employee liability, and state authority operational liability.**
 1. Evaluates and recommends appropriate excess liability insurance coverage and limits for the state to procure for all state entities which encompasses over 128,000 employees to provide financial protection for a catastrophic liability occurrence.
 2. Manages the state's liability staff and outsourced staff in administering over 1,300 liability claims annually, involving yearly payouts generally totaling over \$25,000,000.
 3. Develops and maintains strong knowledge of industry standards and best practices and applies such knowledge to the development and management of the state's Risk Management Liability Insurance Program.
 4. Develops appropriate strategies to maximize the effectiveness of the liability program, while minimizing costs to the state.
 5. Identifies and monitors external and internal trends and initiates necessary changes to the state's liability program.

6. Reviews statutory changes or potential changes that may impact the liability program and implements applicable modifications in a timely manner.
 7. Develops and/or revises policies based on strategic analysis of industry best practices, trends, legislative changes, and other applicable factors.
 8. Initiates, documents, and communicates changes to policies, procedures, and standards in a timely manner.
 9. Monitors available funds in tort, employee liability, and state authority trust funds, to promptly notifying administration of potential low funding.
 10. Serves as an expert on liability issues, using expertise to advise state executives, develop staff and contractors, and educate customers.
- 2. Oversees the identification and monitoring of cases with potential for serious exposure to loss. Directs settlements for or denial of liability claims of a high dollar amount, politically sensitive claims, honesty and faithful performance claims, and medical malpractice claims.**
1. Communicates with risk management administration, attorneys, and staff concerning claims representing serious exposure to loss.
 2. Requests approval for payments in excess of predetermined settlement authorization amount.
 3. Assesses and recommends whether to go to trial on a catastrophic loss such as serious bodily injury or to settle the claim for an amount ranging from \$150,000 to \$3,000,000 by using prior liability claims experience and application of relevant tort laws and immunities.
 4. Advises whether claim should be settled by telephone or personal contract by the investigator according to established guidelines and the circumstances of the case.
 5. Determines whether a claimant's counter offer is reasonable according to established guidelines.
 6. Identifies claims for litigation and notifies risk management administration if claim cannot be settled for a reasonable sum.
 7. Documents and distributes appropriate claim information related to the administrative and investigatory objectives to support decision on liability claim.
 8. Convenes, facilitates, and participates on the State Large Loss Committee and presents appropriate recommendations to process claims over a predetermined dollar amount.
 9. Oversees the implementation of the State Large Loss Committee's decisions in an accurate and timely manner.
- 3. Manages the activities of liability program staff by creating and maintaining a high performance environment characterized by positive leadership and a strong team orientation.**
1. Establishes, monitors, and ensures adherence to appropriate liability program standards and procedures for claims processing and investigation functions.
 2. Communicates liability program goals to staff and prioritizes activities to be consistent with overall program goals.
 3. Oversees staff to ensure that standards are met and work is performed in a timely and accurate manner.
 4. Defines performance goals and/or required results at the beginning of the performance period and gains acceptance of ideas by creating a shared vision.
 5. Communicate regularly with staff on progress toward defined goals and/or required results, providing specific feedback and initiating corrective action when defined goals and/or results are not met.
 6. Confers regularly with staff to review employee relations climate, specific problem areas, and actions necessary for improvement.

7. Evaluates employees at scheduled intervals, obtains and considers all relevant information in evaluations and supports staff by giving praise and constructive criticism.
8. Recognizes contributions and celebrates accomplishments.
9. Motivates staff to improve quantity and quality of work performed and provides cost-effective training and professional development opportunities as appropriate.

4. Manages the contract and relationship with the on-site third party liability claims administrator.

1. Negotiates and manages the administrator contract to obtain the most advantageous pricing and contractual arrangements.
2. Manages day-to-day interaction with the administrator according to the terms and conditions of the contract, initiating corrective action when contract deliverables and requirements are not met.
3. Reviews and approves third party liability claims administrator invoices in a timely manner.

5. Directs and monitors the litigation management component of the state liability program.

1. Manages the maintenance of Bordereaux Report to ensure accurate tracking of high visibility claims, high dollar claims, and cases going to trial.
2. Oversees the maintenance of the Special Assistant Attorney General Report Card to track attorney performance in an accurate and timely manner.
3. Designs and implements programs and practices that result in a measurable decrease in legal costs.
4. Oversees and monitors outside attorney/law firms conflict counsel assignments.

6. Serves as the state's liability insurance program expert.

1. Answers questions and provides prompt and accurate information to customers concerning liability insurance coverage and claims.
2. Ensures that state entities, including the State Attorney General's office, are provided with accurate and sound technical interpretation of the state's liability policies.
3. Coordinates documentation with the State Attorney General in order to answer law suits in a timely manner.
4. Assesses the lawyers' evaluation of claims, and decides on the state's appropriate courses of action (e.g., approve or deny request to settle) through monthly meetings with the State Attorney General's office.
5. Interprets state liability coverage issues in a clear and concise manner.

7. Develops and implements education and training programs to provide knowledge enhancement opportunities for state entity risk coordinators and other applicable customers.

1. Assesses the liability insurance training needs of customers on an ongoing basis.
2. Prioritizes the implementation of education and training programs to achieve the greatest impact by improving liability program efficiency and reducing costs.
3. Develops and conducts effective education and training programs consistent with the risk management goals and priorities.
4. Provides consultation and training to other state entities to assist them in making informed decisions, decrease their overall chance of loss, and increase the knowledge, skills and abilities of the risk coordinators and other applicable staff.

8. Establishes and maintains dashboard metrics to evaluate the effectiveness of liability program outcomes.

1. Develops goals and/or required results for the program outcomes through the use of performance metrics.
2. Develops and maintains a set of metrics by which the program outcomes will be measured.
3. Evaluates program effectiveness by comparing measurable program outcomes to target outcomes.
4. Identifies program deficiencies and conducts timely research and consultation to determine methods for correction.
5. Conducts timely and thorough audits, research, and consultation to determine desirable program modifications and enhancements. Assists in resolving conflicts and implementing improvements.
6. Develops reports and ensures accurate program documentation is submitted in accordance with applicable guidelines.

9. Maintains a consistent, high quality, customer-focused orientation when conducting business and providing services or products to clients, the general public, and other external customers.

1. Treats customers with respect, courtesy and tact; listens to customer and interacts with customer as a person while maintaining a business relationship.
2. Communicates with customers and obtains all required information necessary to determine and address their specific needs; tactfully explains why, if service cannot be provided.
3. Provides clear accurate information; explains procedures or materials or provides supplemental information; anticipates problems and questions.

10. Interacts with all levels of state government in a way that promotes respect, encourages cooperation and contributes to excellent performance.

1. Treats all other state personnel fairly, giving no one preferential treatment.
2. Communicates accurate information to all other state personnel in a professional and courteous manner that conveys a willingness to assist.
3. Accepts direction and feedback from supervisors and follows through appropriately.
4. Accepts responsibility for mistakes and takes action to prevent similar occurrences.
5. Uses appropriate, established channels of communication.
6. Provides constructive criticism without undue criticism to the recipient.
7. Displays appreciation of the differences in approaches, cultures, personalities, and viewpoints in receiving information from others.

11. Maintains knowledge of current trends and developments in the field by reading appropriate books, journals, and other literature and attending related seminars and conferences. Applies pertinent new knowledge to performance of other responsibilities.

1. Attends internal and external education programs and professional meetings as available for continuing professional education.
2. Attends appropriate seminars and conferences and frequently communicates with a network of other Risk Management organizations, brokers and private defense attorneys to learn of new developments affecting the insurance industry.
3. Reads and evaluates professional literature on continual basis, translates complex or technical information into a format that can be understood by others, and distributes as needed.

4. Incorporates knowledge of pertinent new trend and developments into section policies and procedures. Makes recommendations for any related organizational changes.
5. Reviews appropriate material in the Risk Management library to obtain required information quickly in order to answer questions on liability coverage and/or any excess coverage.

Competencies:

1. Negotiation and Influence (level 5)

- **Orchestrates situations to achieve win-win results.**
 - Identifies options and alternatives that are beneficial to all.
 - Considers overall impact and results of negotiations and agreements.
 - Enlists “political allies” to influence situations and people.
 - Targets decision makers; builds support behind the scenes.

2. Goal and Task Management (level 5)

- **Driven by both personal and organizational standards to produce results.**
 - Focuses effort on the key things that matter most.
 - Maintains short and long-term focus in the completion of tasks.
 - Takes on extremely challenging tasks.

3. Collects and Organizes Information (level 5)

- **Synthesizes and applies information.**
 - Integrates, synthesizes, and applies information from multiple sources.
 - Determines procedures for maintaining and evaluating information.
 - Develops methods for information sharing.

4. Reasoning (level 4)

- **Simplifies complex information.**
 - Uses multiple rules to analyze and categorize complicated information.
 - Identifies plausible relationships among diverse and obscure material.
 - Thinks through complicated problems to develop multiple solutions.
 - Understands interaction between multiple problems and situations.
 - See connections between complex sequences of events.

5. Arithmetic and Mathematical Reasoning (level 4)

- **Performs and applies complex computations (e.g. algebra, trigonometry, statistics, etc.).**
 - Understands role of probability in explaining and predicting events.
 - Applies advanced math, probability, or statistics and interprets results.

6. Organizational Awareness (level 4)

- **Forms Alliances**

- Forms alliances to achieve goals.
- Uses formal and informal organizational systems to meet objectives.
- Uses political networks to initiate and cause change.

7. External Awareness (level 5)

- **Extensive knowledge and insight.**

- Extensive knowledge and insight into external environment and its impact on the organization.
- Develops formal procedures for tracking/evaluating trends and influences.
- Is recognized as the point-of-contact for external items affecting the organization.

8. Career Specific Expertise (level 4)

- **Advanced knowledge.**

- Has advanced expertise in required job-related activities.
- Generates novel or unique ideas in performing job-related activities.
- Considered organization-wide subject matter expert.
- Improves systems or procedures which enhance own and others' ability to do work.

Minimum Qualifications:

Completion of a Masters' Degree from an accredited college or university in Risk Management and Insurance or a related field (e.g. business administration, actuarial science, etc.)

and

Five years of professional level risk management liability insurance experience, three years of which must have included managerial responsibility for a liability insurance program with supervisory responsibility for professional staff.

OR

Completion of a four-year degree from an accredited college or university with a degree or emphasis in Risk Management and Insurance or a related field (e.g. business administration, actuarial science, etc.)

and

Seven years of professional level risk management liability insurance experience, three years of which must have included managerial responsibility for a liability insurance program with supervisory responsibility for professional staff.

OR

Eleven years of professional level risk management liability insurance experience, three years of which must have included managerial responsibility for a liability insurance program with supervisory responsibility for professional staff.

Preferred Qualifications:

- Chartered Property and Casualty Underwriter (CPCU) designation from the American Institute for CPCU and Insurance Institute of America organizations.

- Associate in Claims (AIC) designation from the American Institute for CPCU and Insurance Institute of America organizations.